



FILED  
OSAH

OCT 1 2014

**BEFORE THE OFFICE OF STATE ADMINISTRATIVE  
HEARINGS STATE OF GEORGIA**

HOMETOWN LENDERS, LLC,  
WILLIAM E. TAYLOR, SR.,  
WILLIAM E. TAYLOR, JR., and  
BRYON HEATH QUICK, and

Petitioners,

v.

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE,

Respondent.

\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*

Docket Nos.

OSAH-DBF-MLL-1427387-Malihi  
OSAH-DBF-MLL-1427389-Malihi  
OSAH-DBF-MLL-1427386-Malihi  
OSAH-DBF-MLL-1427390-Malihi

*Kevin Westray*

Kevin Westray, Legal Assistant

**CONSENT ORDER**

On July 18, 2012, the Georgia Department of Banking and Finance ("Department") issued a Notice of Intent to Revoke Annual License to Hometown Lenders, LLC ("Hometown Lenders") mortgage lender license number 21441, National Mortgage Licensing System ("NMLS") number 65084 for the following violations of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA"): employing a felon in violation of O.C.G.A. § 7-1-1004(h); transacting business in violation of O.C.G.A. § 7-1-1002(a) and (b) with a person who is unlicensed and unregistered, not exempt from licensing and registration requirements in violation of O.C.G.A. § 7-1-1002(c); and directly or indirectly controlling a person who violated O.C.G.A. § 7-1-1002(a) and (b).

On this same day, the Department issued proposed Orders to Cease and Desist to each of the members of Hometown Lenders (a limited liability company): William Taylor, Sr., William Taylor, Jr. and Bryon Heath Quick for the following violations of GRMA: employing a felon in violation of O.C.G.A. § 7-1-1004(h); transacting business in violation of O.C.G.A. § 7-1-1002(a) and (b) with a person who is unlicensed and unregistered, not exempt from licensing and

registration requirements in violation of O.C.G.A. § 7-1-1002(c); and directly or indirectly controlling a person who violated O.C.G.A. § 7-1-1002(a) and (b).

Hearings were timely requested to appeal the Notice of Intent to Revoke Annual License of Hometown Lenders and the proposed Orders to Cease and Desist issued to William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick.

The Department filed a Motion for Summary Determination in this matter before the Office of State Administrative Hearings ("OSAH"). Initially, OSAH issued an Order denying the Department's Motion for Summary Determination and granting Partial Summary Determination for Petitioners. However, the Department filed a Motion for Reconsideration. On June 26, 2014, OSAH entered an Order granting the Department's Motion for Reconsideration and granting Partial Summary Determination to the Department.

The Petitioners neither admit nor deny the violations asserted in the Notice of Intent to Revoke Annual License and proposed Orders to Cease and Desist.

The parties have reached a settlement of the issues raised by the Notice of Intent to Revoke Annual License of Hometown Lenders and the proposed Orders to Cease and Desist issued to William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick and have agreed to a resolution of those matters in their entirety.

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the mortgage lender's license of Hometown Lenders will be deemed surrendered. The surrender of the mortgage lender's license of Hometown Lenders will be published by the Department and its agent, the NMLS.
2. For a period of five (5) years, William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick will not:

- a.) direct the affairs of a Georgia mortgage broker or Georgia mortgage lender or act as a director, officer, partner, equitable owner, or any other equivalent role for a Georgia mortgage broker or Georgia mortgage lender; or
- b.) act as a branch manager for a Georgia mortgage broker or Georgia mortgage lender.

3. Hometown Lenders shall pay fines in the amount of twenty-four thousand dollars (\$24,000) to the Department in satisfaction of any monetary claims that have been assessed by the Department and are currently due and payable as a result of the examination of Hometown Lenders.

4. Within five (5) business days of the date of entry of this Consent Order, William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick shall update their MU-2 filings on the NMLS to reflect the existence of this final administrative action and the restrictions set forth within.

5. Within five (5) business days of the date of entry of this Consent Order, responses to the Regulatory Action Disclosure Questions on the MU-1 filing on the NMLS shall be updated to reflect the existence of this final administrative action against Hometown Lenders and the restrictions set forth within.

6. Hometown Lenders will be allowed to close or complete work upon all loans that have been originated as of September 12, 2014 and received a funding commitment by September 16, 2014 as long as those loans are completed or closed by October 14, 2014. For purposes of this Order, "funding commitment" refers to those loans which have a firm commitment from the mortgage lender. On October 15, 2014, Hometown Lenders shall provide a written notification in the form of a sworn statement to the Department indicating that Hometown Lenders has completed all of its remaining mortgage lender activities.

7. Hometown Lenders waives its right to a hearing regarding the Notice of Intent to Revoke Annual License issued on July 18, 2012.

8. William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick waive their rights to hearings regarding the proposed Orders to Cease and Desist issued on July 18, 2012.


9. The Department shall rescind the Notice of Intent to Revoke Annual License issued to Hometown Lenders after the entry of this Consent Order.

10. The Department shall rescind the proposed Orders to Cease and Desist issued to William Taylor, Sr., William Taylor, Jr., and Bryon Heath Quick after the entry of this Consent Order.

11. The terms of this Consent Order may be enforced by the Department in accordance with and pursuant to state law, including but not limited to, O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

12. The Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

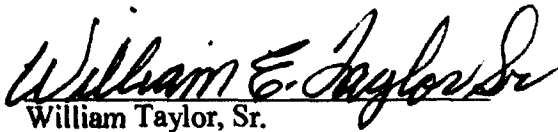
SO ORDERED, this 1st day of October 2014.



MICHAEL MALIHI  
Administrative Law Judge

[SIGNATURES TO FOLLOW ON NEXT PAGE]

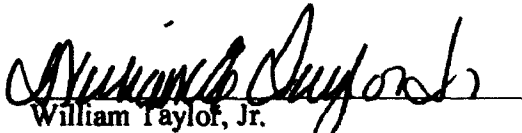
Consented to by:



William Taylor, Sr.  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68559)*

---

Bryon Heath Quick  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68329)*



William Taylor, Jr.  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68554)*

Approved as to form:



Kenneth Joe Wilson, Jr.  
Attorney for Petitioners  
Ward & Wilson, LLC  
2100A Southbridge Parkway, Suite 580  
Birmingham, Alabama 35209



Rod Carnes  
Deputy Commissioner  
Georgia Department of Banking and  
Finance  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341

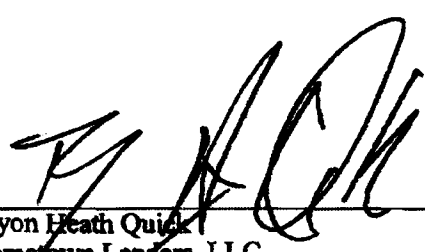


Elizabeth A. Harris  
Assistant Attorney General  
40 Capitol Square, SW  
Atlanta, Georgia 30334  
Attorney for the Department of Banking  
and  
Finance

Consented to by:

---

William Taylor, Sr.  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68559)*



---

Bryon Heath Quick  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68329)*

Approved as to form:

---

William Taylor, Jr.  
Hometown Lenders, LLC  
310 The Bridge Street, Suite A  
Huntsville, Alabama 35806  
*Individually and in his capacity as  
Member of Hometown  
Lenders, LLC (NMLS No. 68554)*

---

Kenneth Joe Wilson, Jr.  
Attorney for Petitioners  
Ward & Wilson, LLC  
2100A Southbridge Parkway, Suite 580  
Birmingham, Alabama 35209

---

Rod Carnes  
Deputy Commissioner  
Georgia Department of Banking and  
Finance  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341

---

Elizabeth A. Harris  
Assistant Attorney General  
40 Capitol Square, SW  
Atlanta, Georgia 30334  
Attorney for the Department of Banking  
and  
Finance